

United States Bankruptcy Court  
Western District of OklahomaIn re:  
Jerry Don Martin  
DebtorCase No. 16-11909-SAH  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 1087-5

User: dcus  
Form ID: 318Page 1 of 1  
Total Noticed: 13

Date Rcvd: Aug 24, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2016.

db +Jerry Don Martin, 2129 N Shawnee Avenue, Oklahoma City, OK 73107-2711  
 cr +Exeter Finance Corp. Department, P.O. Box 201347, Arlington, TX 76006-1347  
 5851699 +Integris Baptist Medical Center, 3300 NW Expressway, Oklahoma City OK 73112-4999  
 5851700 +Roy Cowen, 5724 N. Coaltrane, Edmond OK 73034-9105  
 5851703 +Works & Lentz, Inc., 3030 Nw Expressway, Suite 225, Oklahoma City OK 73112-5434

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
tr

+EDI: QSJMANCHESTER.COM Aug 24 2016 22:33:00 Susan J. Manchester, 1100 N Shartel,  
 Oklahoma City, OK 73103-2602  
 5851694 +E-mail/Text: bkaudit@amraccounts.com Aug 24 2016 22:42:19 Acct Mgmt Resources Ll,  
 2915 N Classen Blvd, Oklahoma City OK 73106-5400  
 5851695 EDI: CAPITALONE.COM Aug 24 2016 22:33:00 Capital One Bank Usa N, 15000 Capital One Dr,  
 Richmond VA 23238  
 5851696 +EDI: RCSFNBMARIN.COM Aug 24 2016 22:33:00 Credit One Bank Na, Po Box 98875,  
 Las Vegas NV 89193-8875  
 5851697 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Aug 24 2016 22:37:44 Exeter Finance Corp,  
 Po Box 166097, Irving TX 75016-6097  
 5851698 +EDI: AMINFOFP.COM Aug 24 2016 22:33:00 First Premier Bank, 601 S Minnesota Ave,  
 Sioux Falls SD 57104-4868  
 5851701 +E-mail/Text: bankruptcy@tinkerfcu.org Aug 24 2016 22:42:38 Tinker FCU, Po Box 45750,  
 Oklahoma City OK 73145-0750  
 5851702 +EDI: BLUESTEM.COM Aug 24 2016 22:33:00 Webbank/Fingerhut, 6250 Ridgewood Rd,  
 Saint Cloud MN 56303-0820

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 26, 2016

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2016 at the address(es) listed below:

Deborah H Hupfer on behalf of Debtor Jerry Don Martin deborah.hupfer@libertylawok.com  
 Susan J. Manchester susanmanchester@sbcglobal.net,  
 smanchester@ecf.epiqsystems.com;manchesterlaw@sbcglobal.net  
 United States Trustee Ustpregion20.oc.ecf@usdoj.gov

TOTAL: 3

**Information to identify the case:**Debtor 1 **Jerry Don Martin**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8073**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Western District of Oklahoma**Case number: **16-11909 – SAH****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jerry Don Martin

**August 24, 2016****By the court:** Sarah A. Hall  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**